

REMARKS

Applicants respectfully request consideration of the subject application. Claims 1-11 and 25-33 are pending. This Amendment is submitted in response to the Office Action mailed October 6, 2005. In this Amendment, claims 1, 25 and 30 have been amended. No new matter has been added.

A Declaration under 37 § CFR 1.132, signed by Peter Troost, is filed herewith. Applicants respectfully submit the Declaration addresses item 2 of the Office Action dated October 6, 2006.

With respect to item 3 of the Office Action dated October 6, 2006, Applicants were unable to locate specific publications relied upon to develop the disclosed subject matter.

In item 4 of the Office Action dated October 6, 2006, the Examiner requests the Applicants to state the specific improvements of the subject matter in claim 1 over the disclosed prior art and indicate the specific elements in the claimed subject matter that provide those improvements.

As noted in the Declaration under 37 § CFR 1.132, signed by Peter Troost, filed herewith, embodiments of the present invention provide a "biller centric" consolidation model that allows billers to provide summary billing information to their customers along with a contact information that allows the users to access detailed billing information directly from the biller on a bill consolidation site.

Thus, in claim 1, transmitting summary billing information and detailed billing contact information, the detailed billing contact information being usable by the billable entity to access the detailed billing information from a supplier of the detailed information (formerly element (d)), *inter alia*, provides improvements over the prior art.

Applicants respectfully submit the Examiner's concerns have been addressed.

Applicants respectfully submit the Application is now in condition for allowance.

DEPOSIT ACCOUNT AUTHORIZATION

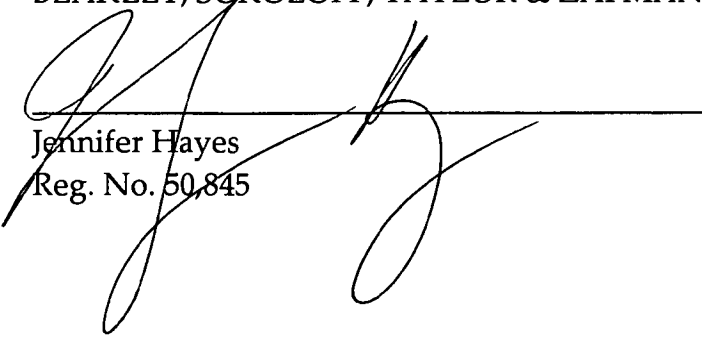
Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicant hereby requests such extension.

If the Examiner determines the prompt allowance of these claims could be facilitated by a telephone conference, the Examiner is invited to contact Jennifer Hayes at (408) 720-8300.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: March 6, 2006


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